

EXHIBIT A

Transcript of Recorded Telephone Call on October 1, 2013

Caller: Hi can I speak to Patricia?

PE: Speaking.

Caller: Hi Mrs. Ebling. I'm Dezandra with Strategic Recovery Group.

PE: Yes.

Caller: And I have to advise you that this is an attempt to collect a debt; any information obtained will be used for that purpose and this call may be recorded or monitored for quality purposes. Can you verify your mailing address?

PE: Yah, I do have a call that I'm waiting for so we may get cut off. But I can just tell you, I was thinking about this earlier today, that this is probably kind of a waste of time because I know that I've had this ambition that somehow I'd be able to take care of this but I think realistically it's not very realistic. Um, because I've been sick for years, I don't have any money, I don't have any income, and I don't think that's going to change.

Caller: Oh I'm sorry to hear that. Um, well is this a bad time to talk to you?

PE: Well I'm waiting for a phone call, but we can ya know try—but if it comes in I gotta hang up.

Caller: Can you verify your mailing address?

PE: Um, the one that I use is 7750—is that the one you have?

Caller: Um, Boyd Avenue?

PE: Yah, yes.

Caller: Yes, that's it. And Inver Grove, MN 55076?

PE: Mmm hmm.

Caller: And the last four of your social?

PE: That I don't give out, you probably already have it, so...

Caller: Well can you confirm it?

PE: Well I'm not going to give it if you don't have it, so...

Caller: Right, I have it. I just—if I give it to you, will you confirm it if that's correct?

PE: Oh, yah. That I'll do.

Caller: Ok, we have xxxx.

PE: Yup that's right.

Caller: Ok thank you so much. Um, so you are aware of the call—why we're calling, about the Home Saver Advance loan on the property at 1002 Marion Street. Right now, there's a balance of \$6,784.98. You don't see your situation changing at any point, any time soon?

PE: Well, um....

Caller: That, um....

PE: No, I don't. I don't know what to say. I mean, it hasn't changed so I don't know what to say.

Caller: Your reduced in income and also, did you say that you were disabled as well?

PE: I have been for years.

Caller: For years. Ok. Ok, um, let me see what can I do for you at this time? Because the thing is here, because, because Fannie Mae, the client who we're servicing this for, has placed it in collections. The collections office is going to continue to [call you] (unclear). I'm going to notate your account that I spoke to you but if your situation at any time does change, give us a call. Do you think there's any chance you could maybe borrow from a family member to get...

PE: Well the problem is I can't because I have—I don't have any way to reimburse them.

Caller: To pay down.

PE: Right.

Caller: Ok. All right. Well I'm going to go ahead and update your account.

PE: What is your name?

Caller: My name is Dezandra. My extension here if you want to reach back—

PE: Yah I do.

Caller: My extension is 2048. And just to make sure the number that I called you at xxx-xxx-7448 is that a good number we can continue to reach you at and if so—

PE: So far, I just keep hoping. Yeah it's a cell phone, so ... (laughs)

Caller: Ok and you are giving us permission to call it?

PE: Yeah, that's—it's ok to call.

Caller: Ok and did you have any quick questions for me at this time?

PE: I don't, no.

Caller: Ok. All right, well, have a great day and I have notated your account of your current situation at this time. That currently right now you don't see your situation changing. What I'll do is I'll just follow up with you if you'd like me to in 30 days. I can't guarantee you won't—that you will not receive a collections call before that time frame, but I will at least check back in with you just to see if your situation is still the same.

PE: All righty. Thank you Dezandra.

Caller: Ok. You're welcome, bye bye.